Amendments to the Claims

The listing of claims will replace all prior versions, and listings of claims in the application.

1. (Currently Amended) A method, comprising:

scanning, at a point-of-sale location, ~~the~~ a check to obtain data from a MICR line of the check, the data including a one-way hash value;

obtaining, at the point-of-sale location, customer-specific information that is not included on the check;

providing, from the point-of-sale location to a check verifier, the scanned data and the customer-specific information;

receiving, by the check verifier, a key from a source other than the point-of-sale location;

computing, by the check verifier, a one-way hash value based on a specific hash algorithm, the data from the MICR line, the customer-specific information, and the key; and

determining, by the check verifier, if the computed one-way hash value is the same as the one-way hash value obtained from the MICR line of the check.

2. (Previously Presented) The method according to claim 1, wherein the one-way hash value of the check is included in an n-digit field at one end of the MICR line.

3. (Previously Presented) A system, comprising:

a receiver, wherein the receiver is adapted to receive information provided thereto, the information including a MICR line that includes an ABA number of a bank and a customer account number; and

a check printer, wherein the check printer is adapted to print the information on the MICR line based on the information provided from a bank, the information including an n-digit personal code that is not printed on the check and a key that is not printed on the check and to print a p-bit hash value on the MICR line based on the information provided by the bank.

4. (Previously Presented) The system according to claim 3, wherein the MICR line further includes a value corresponding to a check number.

5. (Previously Presented) The system according to claim 3, further comprising:

a check verifier adapted to verify checks based on the information on the MICR line provided to the check verifier by an entity desiring authentication of a check presented for payment, along with the key provided to the check verifier,

wherein the check verifier is further adapted to determine a hash value for the check based on the information on the MICR line, along with information not on the MICR line that is separately provided to the check verifier by the bank.

6. (Currently Amended) ~~A computer program product comprising a computer useable medium having computer executable~~ A tangible computer-readable medium having instructions stored thereon, the instructions ~~recorded thereon~~ comprising:

instructions to create a payor field on a face of ~~the~~ a check;

instructions to create a payee field on the face of the check;

instructions to create a check amount field on the face of the check; and

instructions to create a MICR line on the face of the check, said MICR line including:

an n-digit ABA number;

an m-digit customer account number;

a p-digit check number; and

an r-digit one-way hash value, and

wherein the r-digit one-way hash value is computed by executable instructions that execute a one-way hash algorithm that uses the ABA number, the customer account number, the check number, a c-digit personal identification code that is not included on the MICR line, and a key that is not included on the MICR line.

7. (Currently Amended) The ~~computer program product~~ tangible computer-readable medium according to claim 6, wherein the executable instructions further comprise instructions to print the r-digit one-way hash value at one end of the MICR line on the face of the check.

8. (Currently Amended) The ~~computer program product~~ tangible computer-readable medium according to claim 6, wherein said MICR line further includes a t-digit product code value that provides information regarding an account from which the check is to be drawn against, and

wherein the r-digit one-way hash value is computed ~~by the computer~~ based in part on the t-digit product code.

9. (Previously Presented) The system according to claim 3, further comprising:

a check verifier adapted to verify checks based on the information on the MICR line provided to the check verifier by an entity desiring authentication of a check presented for payment, along with the key provided to the check verifier,

wherein the check verifier is further adapted to compute a hash value for the check based on the information on the MICR line, along with information not on the MICR line that is separately provided to the check verifier by the entity desiring authentication of the check presented for payment.

10. (Previously Presented) A check verification system, comprising:

a receiver configured to receive information; and

a check printer configured to access the received information from the receiver and, based on the information, to print a p-bit hash value on a MICR line of a check, wherein the information includes,

an ABA number of a bank,

a customer account number,

an n-digit personal code that is not printed on the check, and

a key that is not printed on the check.

11. (Previously Presented) The check verification system according to claim 10, wherein the MICR line further includes a value corresponding to a check number.

12. (Previously Presented) The check verification system according to claim 10, further comprising:

a check verifier adapted to verify the check based on the information on the MICR line provided to the check verifier by an entity desiring authentication of the check when presented for payment, along with the key provided to the check verifier,

wherein the check verifier is further adapted to compute a hash value for the check based on the information on the MICR line, along with information not on the MICR line that is separately provided to the check verifier by a bank.

13. (Previously Presented) The check verification system according to claim 10, further comprising:

a check verifier adapted to verify the check based on the information on the MICR line provided to the check verifier by an entity desiring authentication of the check when presented for payment, along with the key provided to the check verifier,

wherein the check verifier is further adapted to compute a hash value for the check based on the information on the MICR line, along with information not on the MICR line that is separately provided to the check verifier by the entity desiring authentication of the check presented for payment.

14. (Previously Presented) The check verification system according to claim 10, wherein the system is to be operated by a bank.

15-47 (Cancelled)

48. (New) A system comprising:

means for receiving information that includes an ABA number of a bank, a customer account number, an n-digit personal code, and a key;

means for generating a p-bit hash value based on the information; and

means for printing the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.

49. (New) A system, comprising:

a receiver configured to receive information comprising an ABA number of a bank, a customer account number, an n-digit personal code, and a key;

a p-bit hash value processor generating a p-bit hash value based on the information; and

a check printer coupled to the processor and configured to print the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.